

## **AMENDMENTS TO THE SPECIFICATION**

Please replace the Abstract with the following amended Abstract:

### **ABSTRACT**

Systems, methods, apparatus, computer program code and ~~means~~other embodiments for issuing a unit to a holder are provided. The unit includes a forward contract and a note or preferred stock securing obligations of the holder under the forward contract. The note permits the holder to convert the note into an amount of shares of issuer stock pursuant to a conversion formula.